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OFFICIAL GUIDE

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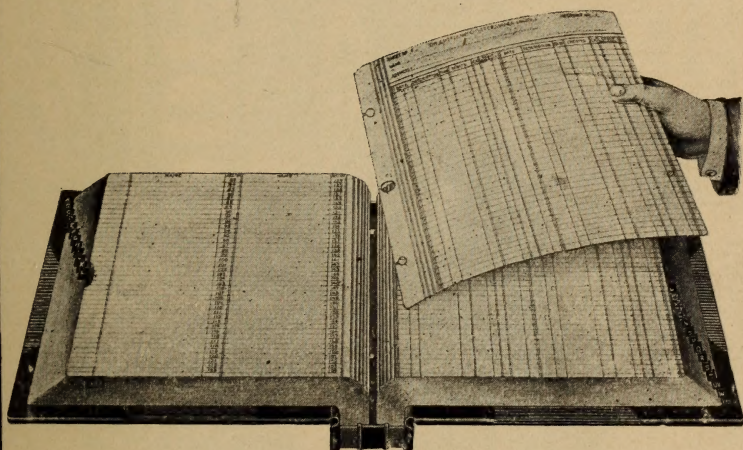
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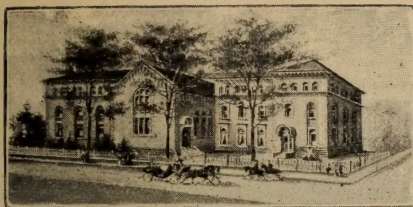
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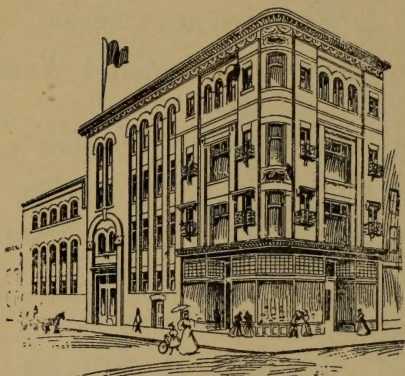
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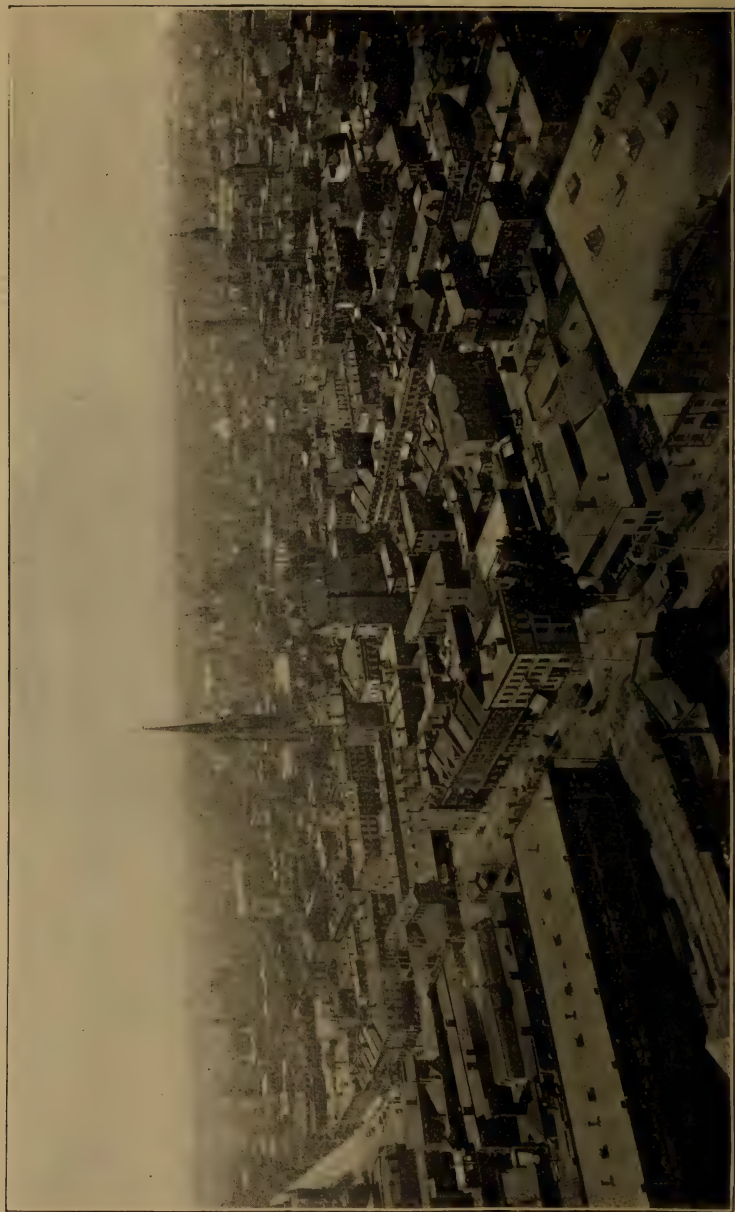
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...CONTENTS...

| | PAGE. |
|--|-------|
| I.—HISTORICAL SKETCH | 5 |
| Boundaries Extended | 10 |
| Capture of the Town, 1813 | 8 |
| Confederation of the Provinces | 11 |
| Eastern Gap Formed | 11 |
| First Mayor and Council | 9 |
| First Railway Promoted | 11 |
| First Weekly Market | 8 |
| Incorporated as a City, 1834 | 9 |
| Industrial Exhibition Founded, 1878 | 11 |
| Mayor and Council of 1899 | 12 |
| Name Changed to York, 1793 | 7 |
| Old Residenters | 9 |
| Original Town Plan | 7 |
| Original Names of Streets | 7 |
| Police System Inaugurated, 1814 | 9 |
| Prince of Wales Visit, 1860 | 11 |
| Seat of Government Removed | 10 |
| Self-Government Granted, 1814 | 9 |
| Semi-Centennial Celebration 1884 | 11 |
| Site of Town Selected, 1793 | 7 |
| Valuation of Property, 1834 | 10 |
| II.—MUNICIPAL PROGRESS AND GOVERNMENT | 13 |
| City Boundaries Extended | 13 |
| Present System Adopted, 1896 | 13 |
| Board of Control | 13 |
| Standing Committees | 14 |
| Administration: The Depart- ments | 14 |
| Treasury: City's Financial Standing | 14 |
| Works Department | 15 |
| Assessment and Other Depart- ments | 15 |
| Protection Against Fire | 15 |
| Police Department | 16 |
| Population | 16 |

| | PAGE. |
|---|-------|
| III.—A CITY OF HOMES. A CENTRE OF TRAVEL | 19 |
| Art Gallery | 30 |
| Climate, etc. | 19 |
| Convention City | 29 |
| Hotel Accommodation | 29 |
| Industrial Exhibition | 29 |
| Natural Surroundings | 20 |
| Out-door Sports | 30 |
| Outlying Resorts | 27 |
| Public Parks | 20 |
| Railway and Steamboat Lines | 27 |
| Situation of the City | 20 |
| The Stage, Theatres, etc. | 30 |
| Street Railway Service | 30 |
| Toronto Island | 26 |
| Winter Residence | 28 |
| IV.—PUBLIC BUILDINGS AND INSTI- TUTIONS | 33 |
| Churches | 42 |
| City Hall and Court House | 32-37 |
| Colleges | 39-41 |
| Education Department | 38 |
| High Schools | 42 |
| Hospitals and Charities | 39 |
| Libraries | 38 |
| Osgoode Hall | 38 |
| Parliament Building | 37 |
| Public Schools | 42 |
| Separate Schools | 42 |
| The Press | 43 |
| V.—INDUSTRY, COMMERCE, FINANCE | 44 |
| Banks, Loan and Insurance Companies | 45 |
| Factories, etc. | 44 |
| Freight Transportation | 46 |
| Live Stock Trade | 46 |
| Retail and Wholesale Trade | 44 |



BIRD'S EYE VIEW OF TORONTO.

TORONTO:



THE QUEEN CITY.

I.—HISTORICAL.



TORONTO has a record second to none in the Municipal, Educational, Ecclesiastical and Commercial affairs of Canada. She lays no claim to a long, historic past, bristling with great event and stirring incident, nor does she boast landmarks on which the mold of ages has engraved its impression. Yet her story, if not inscribed on the page of classic antiquity, is interwoven with glowing legend, the romantic creations of picturesque or poetic fancy, devoid neither of passion nor pathos, in the domain of love or war; while to the student of the curious, the short chapter of her early topography offers material of some historic value. For, long ere her site had been staked out by Governor Simcoe, nation met nation on the shores of her beautiful bay to rendezvous for raid and rapine, or to smoke the calumet of peace; and later on, when the pale-face sought adventure or gain, on the great Indian trails, he bivouacked with the friendly Hurons at Toronto,—the most important port between the Georgian Bay and the outlets on the south-eastern shores of Lake Ontario. The fierce struggles of the warlike Iroquois for racial supremacy resulting in the extermination of the Hurons, and the martyrdom of the Jesuit missionaries, fill a chapter of horrors and of heroic sufferings, as do the energy and stratagem of the Voyageurs, one of pioneer enterprise. It was then, in 1749, that Toronto was first organized as a white man's centre of trade by the erection of a wooden fort, protected by a stockade. It was named Fort Rouillé, after the Colonial Minister of France then in power. Around this post a small community of French and Indians sprang up, and a few hundred acres of land were cleared. The British colonies to the south also sent out their intrepid traders, and thenceforward the strife was not between the Wyandots and Iroquois, but between the British and

the French, and Fort Rouillé was the centre of intrigue and plot, if less cruel not less calculating than those of the stolid children of the forest. Fort Rouillé, sometimes known as "Fort Toronto," and "The Old French Fort," was destroyed in 1759 by the instructions of Governor Vaudreuil, so that it might not fall into the hands of the victorious Britons. It was situated at the south-western



YORK PIONEERS' CABIN, EXHIBITION GROUNDS.

corner of the Industrial Exhibition grounds of to-day, and a memorial pillar near the Pioneers' Cabin now marks the spot.

But Toronto entered upon the stage of throbbing modern life just before the beginning of the progressive nineteenth century, and she has kept pace with its majestic onward march. She is essentially a modern city, and the enterprise and achievements of

her citizens as displayed in extensive and varied commerce, in her magnificent buildings, her palatial mansions, her unrivalled climate, and her beautiful natural surroundings, are her crowning glory and the source of her especial pride.

Lieut.-Col. John Graves Simcoe, the first Lieutenant-Governor of Ontario, in 1793 selected the site on which the city of Toronto stands, with the view of building a Capital for the province. The first settlers of the prospective town were the Corps of Queen's Rangers who arrived from Queenston, in August, 1793, followed by the governor in the same month. During the fall of 1793 and the winter of 1794 Simcoe lived in a canvas tent which had belonged to Captain Cook, the famous navigator. Of this first "Government House" of Toronto the facetious Bouchette says that although its substance was but frail, "it was rendered exceedingly comfortable, and soon became as distinguished for the social and urbane hospitality of its venerated and gracious host, as for the peculiarity of its structure." On the 27th August, 1793, the Lieutenant-Governor changed the name of the place from Toronto—"A place of meeting*"—to York, in honor of the Duke of York, the second son of King George III., at that time engaged in the war with France. The camp was located near the mouth and on the western bank of the river Don. Two Indian families of the Mississauga tribe with their wattled wigwams had settled on the bay before Simcoe's survey was made, but no other human inhabitants were found. So energetically, however, did the Lieutenant-Governor set to work that before he had left the Province in 1796 the place had taken on the appearance of a growing town.

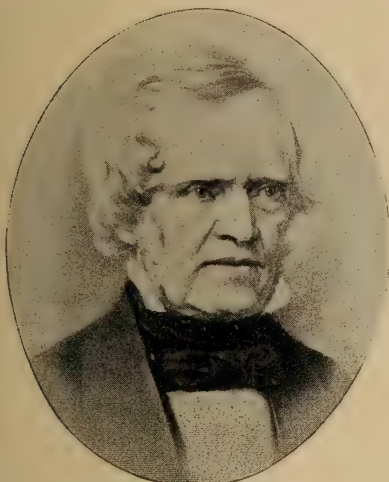
The original town plan was in the form of a parallelogram, the boundary streets being, on the west, George Street; on the south, Palace Street; on the east Ontario Street; on the north, Duchess Street. It may be interesting to recall the meaning of the early street nomenclature of the city. George Street was named after George, Prince of Wales (George IV.), Duchess Street, after the Duchess of York, Frederick Street, after the Duke of York, Caroline Street, after the Princess of Wales (Queen Caroline), Yonge Street, after Sir George Yonge, Secretary of State for War, and Simcoe Street, after the founder of the city.

*According to Rev. Dr. Scadding—"Toronto Past and Present"—the word "Toronto" is of Huron origin, and means, "A place of meeting." He quotes Sagard's "Dictionary of the Huron Language," published at Paris in 1632, in which "Toronton" is given as meaning in French, "beaucoup" or "plenty," applied to men as well as to things, and applicable to the rendezvous of the Indian tribes. Lake Simcoe, at that time was Lake Toronto, the Humber river, Toronto river, and by the name Toronto the Otonabee and the Trent rivers were also known.



THE first meeting of the Upper Canada Legislature was held in York in 1797 and was opened by President Peter Russell, who carried on the administration during the interregnum between Lieutenant-Governor Simcoe's departure in 1796 and Lieutenant-General Peter Hunter's arrival in 1799. After President Russell, old Russell Square and Peter Street were named. The year 1803 is interesting in the history of the city as the year in which the first weekly market was established, by the setting apart of about five acres of land for the purpose. On a portion of this site St. Lawrence market is built, and the city still owns the land, from which a large revenue is now derived. St. James Cathedral had its beginning this year, in which also a visit was paid to the town by the Duke of Kent, whose daughter, then unborn, was to become Victoria the greatest of British monarchs.

The aggregate value of the town property then was £14,871 and £62 were paid in taxes. The area was 420 acres, and the population 456. In 1807 the first public school was established and it still flourishes as the Jarvis Street Collegiate Institute. The surrender of the town to the Americans in 1813 was no disgrace to the citizens who were left practically unprotected by the acting Governor and Commandant, General Sheaffe. Britain and the United States were at war, General Hull had surrendered, Brock and Macdonell had fallen at Queenston, and in pursuance of the campaign Commodore Chauncey and General Dearborn made a descent on York, on their way from Sacketts' Harbor to Fort George. The soldiers landed at old Fort Toronto after a stubborn resistance by a few regulars, the Militia and Indians, and marched on the town. General Sheaffe withdrew the garrison and made for Kingston leaving only the small militia corps behind. Sergeant Marshall fired the powder magazine, the explosion of which wrought death and damage to the invaders, but the handful of citizens in face of a superior force wisely capitulated. Private property was respected, but the public stores were seized and the Parliament Buildings were destroyed. In the fight, about 52 Canadians were killed and 87 wounded, the American casualties being about 200. The town was occupied eleven days. Three months later Commodore Chauncey took possession of the town



WM. LYON MACKENZIE, ESQ.,
TORONTO'S FIRST MAYOR,
1834.

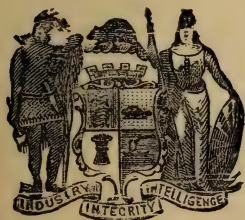
again, when the ordinary rules of war were disregarded and neither property nor the persons of the citizens were spared.

The General Hospital was originated in 1814 and municipal self-government was conferred upon the town by an Act of 1817, in which provision was made for police regulations. Business was extending and the prosperity of the citizens attracted the attention of the country, during the second decade of the century. Among the leading men, the more familiar names were, Rev. Dr. Strachan, Thos. Scott, John McGill, Dummer Powell, Osgoode, the Baldwins, Jarvis, Ridouts, Allan,

Shaw, Cameron, Macdonell, Mercer, Cawthra, Jordan, Post, John Small, Wm. Chewett, Draper, Emsley, Boulton, Bidwell, Hagerman, Denison, Robinson, Rolph, and shortly afterwards, that of Mackenzie.

Incorporation of the City.—From 1824 to 1834 the population increased from about one to nine thousand with a goodly variety of industries, and in the latter year York was incorporated as a city with its old name "Toronto" restored to it. Mr. Jarvis, member for York, introduced the bill for incorporation into the Legislature in February, 1834, and it became law on the 6th of March following. Under its provisions the city was divided into five wards, the names of which and of their representatives were: St. Andrew's, T. D. Morrison, John Harper, Aldermen; John Armstrong, John Doel, Councilmen; St. David's, Wm. Lyon Mackenzie, James

Lesslie, Aldermen; Franklin Jackes, Colin Drummond, Councilmen; St. George's, Thos. Carfrae, Jr., Edward Wright, Aldermen; John Craig, George Gurnett, Councilmen; St. Lawrence, George



Munro, George Duggan, Sr., Aldermen ; Wm. Arthurs, Lardner Bostwick, Councilmen ; St. Patrick's, Dr. John Rolph, George T. Denison, Sr., Aldermen ; Joseph Turton, James Trotter, Councilmen. Dr. Rolph resigned his seat before the first meeting of the Council and Dr. John E. Tims was elected in his stead. This Council met for the first time on the 3rd of April, 1834, and on a vote of 10 to 8 (Dr. Rolph being absent and Mr. Mackenzie refraining from voting) Wm. Lyon Mackenzie was elected Mayor. He was not only the first Mayor of Toronto, but the first who held the position of Mayor in Upper Canada. Rev. Dr. Scadding's estimate of his character as Mayor seems to be judicious and fair : — "An able, vigorous and sensible organizer, who, with a spice of Oliver Cromwell in his composition, and much of the insight of an Adam Smith into the arcana of social science in his understanding, grappled boldly, and, as will be allowed on all hands, successfully, with the great difficulties of the situation." The city's motto : "Industry, Intelligence, Integrity," was designed by Mayor Mackenzie.

The first assessment of the city was made in June, 1834, and the returns amounted to £186,882, St. David's Ward leading. A tax of 3*d.* in the £ yielded a revenue of £2336.*os.* 6*d.* Such were the ways and means on which the city began its career of wonderful development. The western boundary was Peter Street ; the eastern the river Don, and but few houses had been built north of Queen Street, then known as Lot Street. An outbreak of Asiatic cholera this year, proved a most fatal visitation, the death rate being one in twenty of the population. The city was the object of attack in the Mackenzie rising of 1837, but the affair ended without damage to property, except the burning of one house in Rosedale, and without much effusion of blood. Montgomery's tavern, Yonge Street, was the rendezvous of the revolutionists ; here it was that Lieut.-Col. Moodie was shot, and that Anderson died of his wounds : and these associations have given the place a more than local fame. The troubles of '37 were the outcome of popular discontent with the system of government, and one of the results of the uprising was the union of Upper and Lower Canada, recommended by Lord Durham. The union was effected in February, 1841, and Kingston, instead of Toronto, became, for a time, the capital of the united Canadas, to be in turn succeeded by Montreal, Toronto and Quebec. In 1849 the government offices were removed from Montreal to Toronto, and it was agreed that Toronto and Quebec should alternately be the seat of government. The great fire

which swept away the centre of the city, Nelson, King and Duke Streets and St. James church being destroyed, occurred this year, and the eastern gap, by which the island is formed in Toronto Bay, was scooped out by the severe storms. Next year, 1850, witnessed the inauguration of the railway system, of which Toronto is now the centre, when F. C. Capreol's Ontario, Simcoe and Huron railway scheme was accepted, the first sod of which was turned by Her Excellency Lady Elgin in the following year. The ever-green Esplanade Question, still alive in municipal politics, was first raised in 1853, and two years later the Grand Trunk Railway connected Toronto with Montreal and the seaboard. An event of great social interest was the visit in 1860 of His Royal Highness the Prince of Wales, who was nobly received and entertained. Memories of the visit, with the accompanying fetes, in which were expressed loyalty to the throne, are still fresh in the recollection of many of the citizens, and the event occupies an outstanding place in the history of the city. With the confederation of the provinces in 1867, Toronto again became the capital of Ontario, and, once and for all, the Provincial Government took up its quarters in the old metropolis. The period following until 1884 is noted chiefly for the marvellous advance made in population, in all lines of business, and in public institutions, the chief event being the founding of the Industrial Exhibition in 1878, and the Hanlan rowing championship of the world in 1880, the demonstration in connection with the latter being on a large, public scale. The Semi-Centennial of the city was worthily celebrated in 1884, the citizens co-operating with the Council in making the demonstrations successful. The prominence to which the city had attained and the character of its people may be judged by a passage from a speech of the Marquis of Lorne, who with Her Royal Highness Princess Louise, and His Royal Highness Prince George of Wales (now the Duke of York), had paid a farewell visit to the city in 1883 :

"Toronto is one of the most prosperous of the young cities of the continent. It has 100,000 people, is becoming the centre of a rapidly extending network of railways, and has an importance already great, and which must become far greater in the future. * * * The people are essentially British in character, having an intense pride in the successes which have hitherto crowned their efforts and blessed their province."

In the celebration of the Centennial of Ontario in 1894 Toronto naturally took the leading part, and though at that time not fully

recovered from the effects of a severely felt depression in business, her uninterrupted progress was taken as the best illustration that could be given of the great development of the natural resources of the Province of which she is the Capital and with whose progress she has so easily and steadily kept pace.



II.—Municipal Progress and Government.



EARLY in the history of the City extensions were made to its boundaries. In 1797 the eastern limit was extended by a tier of acre lots on the east side of Ontario Street, and the western limit, between Front and Queen Streets to York Street. In 1798 the town limit was extended from Front and Queen Streets to Peter Street. In 1817 and in 1831 there were large extensions westward and northward, with the increase of the population. Since 1883, when Yorkville was annexed, Leslieville, Seaton Village, Brockton and Parkdale, flourishing suburban centres have been brought within the boundaries of the

Corporation of Toronto, which now contain an area of 10,391 acres or 16.2 square miles. As the boundaries extended, so did the number of wards increase, until instead of five as in 1834, there were twelve in 1890, but the Council Board having become too large the system of representation was consolidated in 1891 by reducing the number of wards to six and the number of Aldermen to 24. The method of electing the Mayor has varied also. In 1834 the Mayor was elected from among the members of the Council, then a change was made to election by a vote at large of the electors; this again was changed, and again reverted to and prevails at present. The City government gradually developed in accordance with the requirements of the community, adapting itself to the times. In 1896 a radical change was made in the system, by which a Board of Control was formed, consisting of the Mayor, ex-officio, (chairman) and three Alderman, elected by the Council, to whom a special allowance is made for their services as Controllers. Their duties include, among other things, preparing the estimates, awarding contracts, nominating officers of the corporation and other important matters. Their reports to Council can be altered only by a two-thirds vote of the Aldermen present. It

exercises great power in the administration of civic affairs, practically filling the position of an executive body. Besides the Board of Control the business of the City is carried on by Standing Committees of the Council, viz.: Committee on Works, Committee on Property, Committee on Fire and Light, Committee on Parks and Gardens, Committee on Legislation and Reception.

The Court of Revision before whom all questions relating to the adjustment of assessment comes, is composed of three members, consisting of the official arbitrator, ex-officio, one member appointed by the Mayor and one by the City Council.

The Local Board of Health is composed of the Mayor and six ratepayers, not necessarily Aldermen, who direct the Medical Health Officer in the discharge of his duties.

The Departments controlled by these Standing Committees are conducted by experienced officers, who are held accountable for the efficiency of the works carried on under their supervision. The head of the administration is the Mayor, who, as the representative of the whole people, obviously exercises great influence over the policy of the Council, and authority over the civic officials. The centre of the system is the Treasury Department, the head of which is the principal officer and advisor of the Corporation, through the Board of Control, in all matters relating to the monetary and financial operations of the City, and is the custodian of the City's Seal. He is also charged under statute with the duty of protecting and maintaining the City's financial credit at home and abroad. The growth and standing of the City commercially and financially are mirrored in the Annual Reports of the Treasurer. Those for 1898 show the value of real and personal property to have been in 1888 \$98,514,463, and in 1898 \$126,700,000, or an increase of \$28,185,537, and a revenue from general taxes and local improvement taxes, in 1888, of \$1,643,854.46, and in 1898, of \$2,656,089, or an increase of \$1,012,235 in ten years. In addition to these revenues there was raised from properties owned by the City, and from other sources, such as license fees, in 1888 \$550,700, and in 1898 \$717,081, an increase of \$166,381. The controllable expenditure in 1898 amounted to \$1,077,852, and the uncontrollable expenditure for the same year, to \$1,786,001. The total amount of money passing through the Treasurer's hands, including all net financial transactions amounted to the large sum of nearly \$8,000,000. The corporation owns property exceeding \$13,000,000 in value, while \$22,160,000 is the estimated value of property within the City, which is exempted from taxation, mostly under statute, but some

of which would be taxable under certain contingencies. The City's finances are allowed to be in excellent condition, and the securities are sought after as sound investments in the United States and Great Britain.

The great spending department is that of Works, which deals with all public works, and the City's water supply. At its head is the City Engineer. Under his care and supervision are the maintenance of 256 miles of Streets, of various pavements, macadam, brick and asphalt; 228 miles of sewers, 248 miles of water mains, 225 miles of gas mains, 120 miles of underground electric conduit and 80 miles of steam railway track. He is responsible for the condition of 4,288 miles of over-head electric wire, of 87 miles of street railway track. He is the official who, on behalf of the City, regulates the speed of the street cars, and the accommodation furnished to passengers.

The water supplied to the City is of excellent quality, and is taken from the depths of Lake Ontario by a steel conduit, through which it is forced by pumping engines having a capacity for pumping more than 40,000,000 gallons daily. The supply is stored in Rosehill Reservoir, which covers a bottom area of more than 40,000 square yards, one-third of which is laid with concrete, and around the banks of which is one of the loveliest of Toronto's many lovely parks. The cost of water averages from \$260,000 to \$265,000 yearly, while the revenue from this source averages \$454,000, the difference between which is absorbed by a Sinking Fund, interest, and the general revenue of the corporation.

The Assessment Department is under the charge of a Commissioner, who, in addition to the duties ordinarily connected with his department, is empowered to negotiate terms with manufacturers wishing to locate in the City; and deals with valuations and claims for land damages. The other heads of Civic Departments are the City Clerk, the City Solicitor and the City Counsel (who is head of the Legal Department); in addition to whom direct accountability devolves upon the Medical Health Officer, the Chief Engineer of the Fire Brigade, the Street Commissioner, the Park Superintendent and the Commissioner of Markets and City Property.

For the protection of property from fire the City is well-equipped. The Fire Brigade numbers from 170 to 180 trained men, graded and officered. There are one central and fifteen branch fire stations, some of which are handsomely constructed buildings. The total outlay on the brigade in 1898 was \$107,850. The streets are lighted by electricity and gas, in the proportion of



BIRD'S EYE VIEW OF TORONTO INDUSTRIAL EXHIBITION, 1899.



THE OLD CITY HALL. 1844-1899.

three to one, the cost of which (paid to private companies) exceeds \$104,000. The police system is admittedly good, and the observance of law and order is so general as to attract the attention of the stranger. The system is controlled by a Board of Commissioners, consisting of the Mayor, the Senior County Judge and the Police Magistrate. The force numbers 260 disciplined men under the command of a Chief Constable, assisted by a Deputy Chief and six Inspectors, one in charge of each police precinct.

The population of the City is placed, exclusive of its populous suburbs, at 235,000, and it is rapidly growing. In 1834 the population was 9,254, in 1841, 15,000, in 1851, 30,775, in 1861, 45,000, in 1871, 56,000, in 1881, 86,000, in 1891, 181,000, and in 1899, 235,000. The bank Clearing House total for 1896 amounted to \$342,031,851.00, in 1898 to \$437,661,651. The commercial ratings have reached 6,500, while the value of goods imported rose from \$20,000,000.00 in 1896, to \$25,244,405 in 1898.

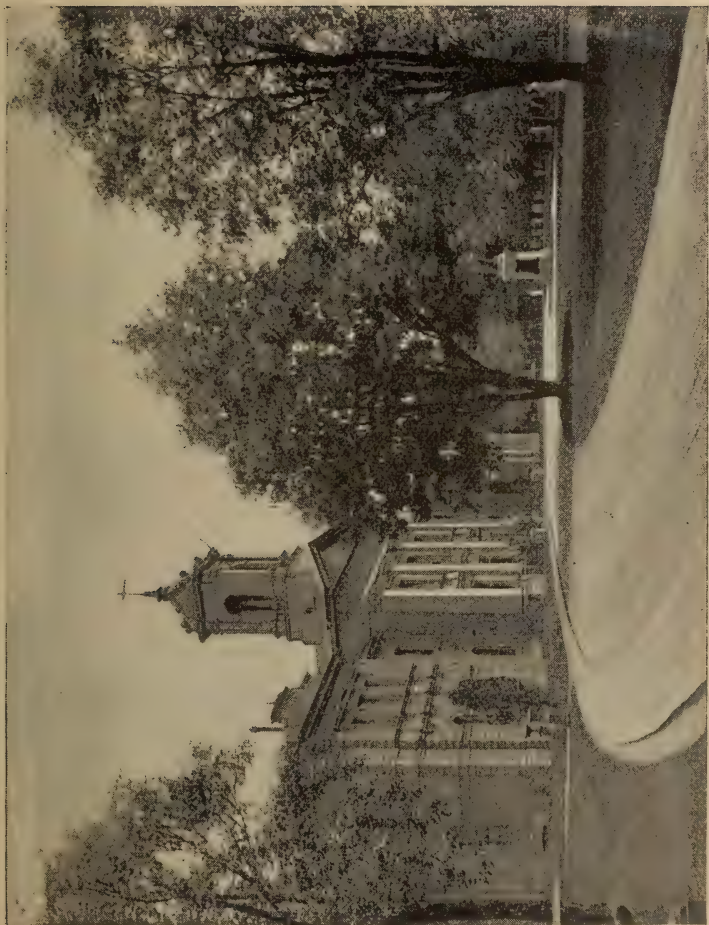
Such is the record of a century, creditable to the past, encouraging for the future.

III.—A City of Homes. A Centre of Travel.

TORONTO has been correctly described as a city of homes. Its situation and fine climate, as well as its many natural advantages, have much to do with its pre-eminence as a city of beautiful residences. It is favored in its location, lying as it does in latitude $43^{\circ} 39'$ north, and longitude $79^{\circ} 24'$ west, and on a gently undulating slope leading from the shore of Lake Ontario to the summit of a ridge about 260 feet high. This ridge forms, at once, a break-weather on the northern or stormy side, and a useful gradient for health purposes. The climate is probably the most equable and delightful on the American continent. It has an accepted reputation for its salubrity and invigorating power. The cool breezes from the lake have a moderating effect in summer, when only an occasional day is uncomfortably warm, and the sheltering ridges disperse the northern winds in winter, so that neither the extremes of heat nor of cold are experienced. The



ONTARIO PARLIAMENT BUILDINGS.



NORMAL SCHOOL.



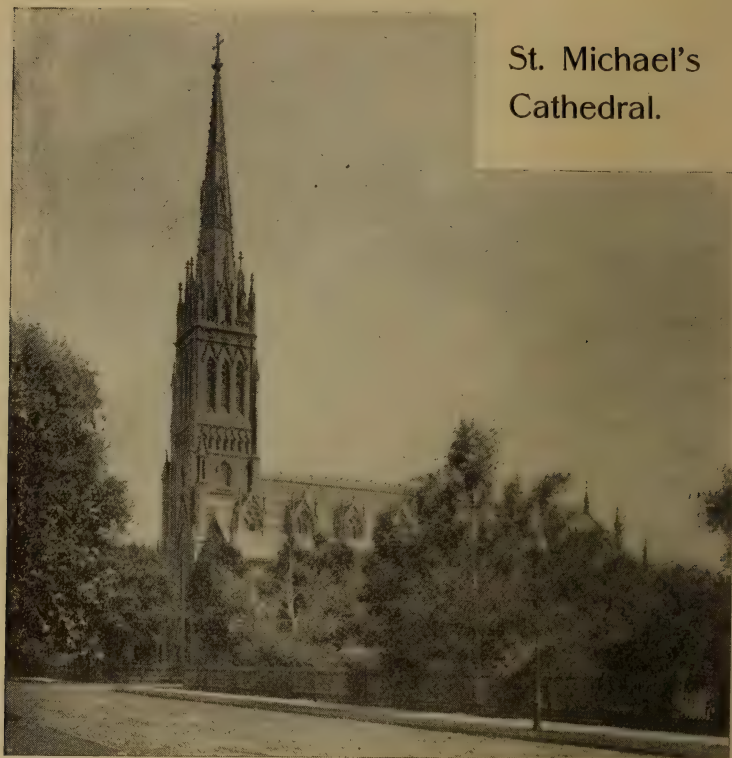
OSGOODE HALL.

advantages of such favorable conditions are apparent, and are illustrated by the large number of people who year by year make their homes in the city or spend the summer holidays there. But if pleasure and health be derived from the climate, much genuine enjoyment also can be obtained from the natural beauties of the parks, ravines and country in the immediate vicinity, and from the fine appearance of many of the well-kept residential and business streets. Scarborough Heights rise sheer from the lake, a bold headland, which breaks the horizon at the extreme eastern boundary of the city. Here are Victoria and Munro Parks, popular resorts, accessible by the city street car service, and provided with shelters from sun or rain, and with the harmless amusements which delight young and old alike. Near by is the Country Hunt Club, a handsomely built and elegantly furnished rendezvous for the ladies and gentlemen who ride to hounds and enjoy cross country runs. The Don Valley stretches to the north-east, its winding channel marking the landscape, and containing bits of charming scenery difficult, for simple beauty, to be equalled in any land. The

Rosedale Ravines and Reservoir Park, to the north, give a background of variegated foliage in summer and of snowy terraces in winter, the solitude of which is threatened by the expansion of the city, the loveliness of the place inducing people to select it for a dwelling place. High Park is one of the finest parks on the continent. It is at the western limit of the city, conveniently reached by street car, and is a favorite resort. It was the gift of the late Mr. J. G. Howard, architect, who was long connected with the city. The park contains 320 acres of hill and dale, brook and pond, densely wooded ravines and natural glades. It is kept in a state of nature, but the roads are well-graded and no more beautiful place for driving could be desired. Mr. Howard's house still stands in the park, an object.



ST. JAMES' CATHEDRAL.



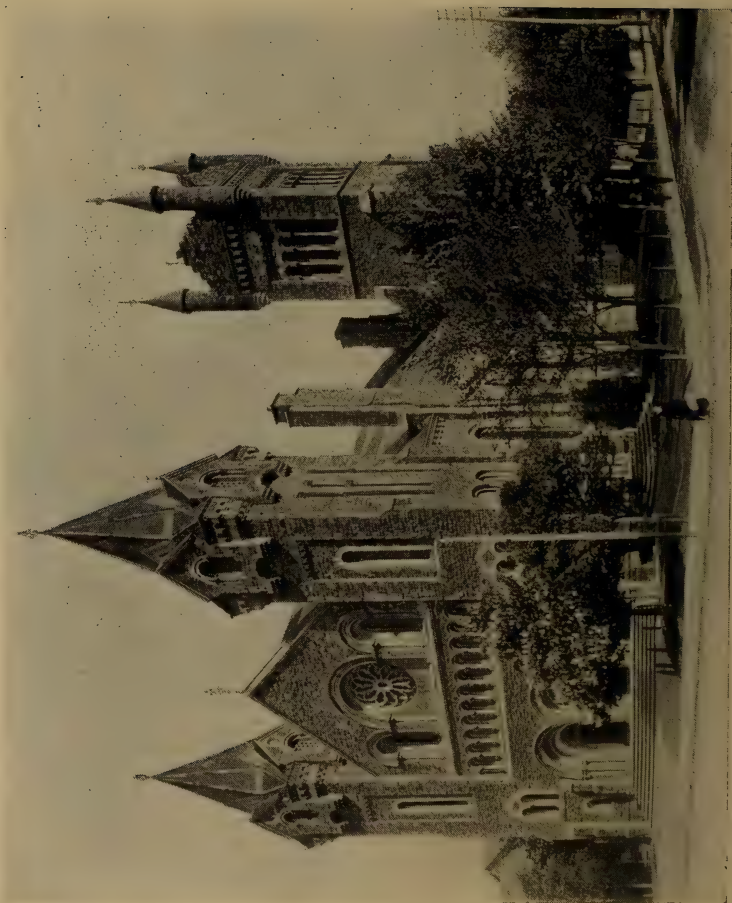
St. Michael's
Cathedral.

of interest to the visitor. A massive stone mausoleum near the house, erected by himself, covers the remains of the donor and his wife. The iron railing surrounding the mausoleum formed, at one time, part of the railing around the historic St. Paul's Cathedral, London, England. The ship in which it was conveyed foundered in the St. Lawrence on the way out, but Mr. Howard employed divers and recovered the railing and had it brought to Toronto for the purpose for which he had first designed it. The beautiful Grenadier Pond is on the Howard property and boating and fishing can be had on it. A little further west is the Humber River—of old, Toronto River—a favorite resort for picnics, excursions, pedestrians or canoeists. The scenery is quiet but none the less beautiful because of that, and together with the fishing the river



METROPOLITAN METHODIST CHURCH AND ST. MICHAEL'S CATHEDRAL.

affords, the walks and drives along the banks or farther afield, few places afford more promise of enjoyment from a day's outing. Returning to the city three parks still claim attention, of which Queen's Park is the most central and important. The southern entrance is by one of the finest avenues on the continent, College Avenue. Leading from Queen Street it is nearly one mile in length, 120 feet in width, and contains about ten acres of land. It was laid out in 1829 or 1830 by the University of King's College, now Toronto University, and planted with rows of trees, which have grown heavy and wide-spreading. Through the avenue are a centre drive, a bicycle path, a gravel and a cement foot path and a road for heavy traffic. The boulevards are sodded and kept in fine condition, and on the parts unused for traffic or travel rustic seats are set up for the weary to rest. The park itself is commodious and beautifully laid out. The chief feature in it is the large Parliament Building, the home since 1893 of the Ontario Legislature and the government offices. It is also the valhalla of



ST. ANDREW'S CHURCH.

of all but one of the statues erected in the city, the exception being that of Rev. Dr. Ryerson, the educationist and divine, which has been appropriately placed in the ground of the Educational Department. The statues in Queen's Park are: (1). One of the late Hon. Geo. Brown, M.P., for long one of the most powerful political leaders in Canada. He founded the *Toronto Globe*, the organ of the Reform Party, and was a great journalist as well as a political leader and orator. He was shot by a disappointed employee in 1880 and died from the wound. The statue, said to be a good work of art, was erected two years later. (2). One to the memory of the soldiers who fell in the Fenian Raid of 1866, at Ridgeway. It is called the Volunteer Monument and was unveiled on Dominion Day, 1870. With the earth work on which it stands it is forty feet high. It is a three-storey composite stone structure, surmounted by a figure of Britannia with spear and shield. The sides are ornamented with panels bearing the Royal Arms of Great



HORTICULTURAL GARDENS.

Britain and those of Toronto and Hamilton, while on the fourth panel is an inscription setting forth the cause why the monument was erected. (3). One of Sir John A. Macdonald, the celebrated political leader and Premier of Canada, stands at the southern entrance, commanding a view of College Avenue. It was erected in 1892, the sculptor being Mr. Hamilton McCarthy, Toronto. (4). One to the volunteers who fell in the North-West or Riel's rebellion of 1884. The sculptor is a young Toronto boy, named Walter S. Allward, and this statue is his first ambitious work. The money for it was subscribed by the ladies of Canada, headed by Mrs. Fletcher, Toronto. To the west of Queen's Park are the university grounds, containing the magnificent University College Building, Library, Biological Buildings, School of Practical Science, Wycliffe College, and farther north McMaster University and Victoria University.

The Horticultural Gardens are situated between Carlton and Gerrard Streets, with Sherbourne Street forming the eastern boundary. The gardens cover an area of ten acres, beautifully laid out with flowers and trees. They were first opened to the public by H. R. H. the Prince of Wales in 1860. Within the grounds is built a large hall or pavilion constructed of wood and glass with iron roof. It is 75 feet by 120 feet. It has a fine gallery and stage, and is surrounded by a promenade and verandah connected by glass doors. Connected with it is a large conservatory of plants and flowers. The structure cost \$200,000, and a handsome iron fountain in front, \$5,000. The hall is used for public meetings, social events, and the local flower show. It is the property of the city.

Further east is Riverdale Park, a welcome breathing spot on the west bank of the Don. It has been carefully laid out and is gradually becoming a very attractive and beautiful addition to the number of parks the city can boast. Ketchum Park, Stanley Park, Dufferin Park, Bellwoods Park, Riverside Park, are others which, while fulfilling a useful purpose, do not call for remark.

Across the Bay lies Toronto Island, a natural breakwater from the winter storm, and a place of residence and resort in the summer. The part known as Hanlan's Point is named after the family of the famous rowing champion, Edward Hanlan, who occupied the place for many years. Here are Hanlan's Hotel, a large summer house, richly furnished, and the sporting and recreation grounds of the Toronto Ferry Company. The amusements attract large crowds, who, while enjoying the cool air from the lake witness the sports in the arena, or listen to the music furnished by the city bands.



GOVERNMENT HOUSE, SIMCOE STREET.

At what was known as Gibraltar Point stands the lighthouse, erected in 1809 by Lt.-Governor Gore. Island Park is at the centre of the Island and is being extended by filling in process and reclaiming works. Already it is a wide, expansive tract of land, with velvety green verdure and beautiful willows. It is a favorite resort for mothers and children seeking fresh air and quiet in the course of the day. At the eastern end of the Island public baths, known as Wiman baths, were built many years ago, and there are also an hotel and cottages. Many citizens occupy summer cottages on the Island, which is famous as a health resort and a pleasant place of summer residence.

The facilities for out-door enjoyment are many and these parks are not only within easy reach of every citizen by street car or ferry, but are within or touch the city limits.

The railway and steamboat lines connect Toronto with many desirable summer resorts, resting places and famous water scenes. A day's outing enables one to visit Niagara Falls, either by land or water. The sail across the lake is a delightful one, and the large

saloon equipped steamers are fitted up most comfortably. Niagara-on-the-Lake, old (Newark), Fort George, Fort Mississauga, Queens-ton Heights, Brock's Monument are objects of interest on the Niagara River en route to Niagara Falls. Lorne Park, Long Branch, Oakville, Burlington Beach and Hamilton are of still easier reach, and excursion arrangements are in force every season. The expense of such outings is small, there being competing lines to cater for the travellers' patronage. The hotel accommodation is excellent and the prices are reasonable. Not only does the city afford many surpassing advantages to those who spend their holidays or who convene in annual assembly there, but so many short pleasure trips for fishing or shooting can be so easily arranged from it as a starting point that it is fast becoming a great tourist and convention centre. Then, it is the recognized starting point for those who wish to travel the Province on a grander scale. Muskoka with its varied scenery, its waterfalls and lakes, its summer hotels and fishing grounds; the Nipissing district and the Upper Ottawa River, the Georgian Bay, the great Lake Routes, and the trip eastward by the Thousand Islands are most conveniently reached by Toronto trains and steamers. In winter the weather is comparatively mild,



MASSEY HALL.

a few weeks of severe weather being the average experience. Then life is thoroughly enjoyed. The social side is cultivated and to the pleasures of the home circle are added the amusements afforded by the theatre, the music hall and the ball-room. Winter visitors now form quite an accession to the population.

As a convention city Toronto has the advantages of convenient railway connections, splendid hall and hotel accommodation. Massey Hall, erected by the late Mr. Hart A. Massey, in memory of his son Charles Albert, and held in trust for the benefit of the citizens, is not only commodious and centrally situated, but is also comfortably furnished and is in every respect suitable for the holding of large gatherings. It has a seating capacity of 3,500. The Queen's Hotel, Rossin House, the Arlington Hotel, Walker House, Palmer and Iroquois are among the modern hotels of the city, affording comfortable lodgment and entertainment to visitors, while the street railway service, which will be described at some length, is so complete as to render travel through the city both cheap and expeditious.

Spring Horse Show.—The Spring Horse Show, held in the Armories, is a great social function as well as an exhibition of the best horse flesh in Canada. The event has maintained an unbroken popularity and is one of the great happenings of the year, attracting visitors from all parts of Ontario and from the adjacent States of the Union.

Industrial Exhibition.—But the great attraction of the year is the Toronto Industrial Exhibition, held on the first and second weeks of September. Occasionally the number of visitors who pay for admittance to the grounds exceeds 300,000. It was established on its present basis in 1878 and has grown in importance and extent every year until now it is the greatest and most successfully managed annual institution of the kind on the continent.

Toronto's Regiments.—The military spirit has been always strong in Toronto, and of its regiments the city is justly proud. The infantry, consisting of the Queen's Own, the Royal Grenadiers and the Highlanders, is a splendid body of men, the former wearing the green of the rifles, the latter the tartan kilt and accoutrements of a Highland regiment of the line. The Field Batteries, Garrison Artillery and Body Guards are also excellent corps, and the District Schools for Infantry and Cavalry, in which the regulars of the Canadian Militia have their quarters, are considered second to none in Canada. The Armory in which the regiments are accommodated

and in which they are mustered and drilled, is spacious and well provided with the necessary equipment. The building is situated on College Avenue and is a very large structure.

The Military Institute also on College Ave., near the Armory, is an organization, the object of which is to promote military interests generally, is a useful club with an admirable library. In front of its handsome building are two bronze nine pound 4.2 inch calibre cannons which proclaim the character of the Institute to the passer by.

Out-door Sport.—To citizens and visitors alike, the attractions of out-door sports are available. The Ontario Jockey Club's annual races at the Woodbine are the leading turf event in Canada. Lacrosse, baseball, cricket, golf, curling, hockey, shinty and football clubs are numerous. The curlers are a strong body of business and professional men, and six clubs have expensive rink buildings and club houses, viz.: Victoria, Granite, Caledonian, Prospect Park, Moss Park and Parkdale. The Athletic Club, an imposing building on College Street, and the Athenæum Club on Church Street, are also noted homes of sport, and the County Hunt Club's House as already mentioned, occupies a beautiful position beyond Victoria Park.

The Theatres, etc.—The stage is generously patronized in Toronto, there being three flourishing theatres, the Grand, the Princess and the Toronto, with a seating capacity of at least 5,000. Music and Art, twin sisters of the stage, have reached a high standard locally, the former finding pretentious homes in the Conservatory of Music and the College of Music, and the latter in the Art Gallery on King Street West, the headquarters of the Ontario Society of Artists, whose annual exhibitions of pictures are growing year by year in importance.

The Street Railway.—The contract for the first street car service in Toronto was awarded in 1861 to Alexander Easton, Yorkville, and called for a system of tracks extending from Bloor to King Streets on Yonge Street, from Bathurst Street to the River Don, on King Street and from Shaw Street to Yonge Street on Queen Street. The fare for the journey was five cents. The franchise was leased for thirty years. From Mr. Easton the franchise passed to a Company, then it became part of the Bowes estate, from which the Kiely Company bought it for the comparatively small sum of about \$48,000. Sir Frank Smith secured control about 1881, and continued President of the railway until the expiry of the Easton lease in 1890 when the City assumed charge in 1891.

The franchise was leased to the Kiely, Mackenzie, Everett syndicate, on the stem of which the present Company was formed with Mr. Wm. Mackenzie as President. The lease provides that a percentage of the gross receipts and a rental for mileage be paid to the Corporation, the former on the following scale :

On all gross receipts up to one million dollars, eight per cent. per annum ; between one and up to one and a half millions, ten per cent. ; between one and a half and up to two millions, twelve per cent. ; between two and up to three millions, fifteen per cent., and on all gross receipts above three millions, twenty per cent. The street railway mileage is 85 miles, on which \$64,000 rental was paid in 1898, and on the gross receipts for ~~that~~ year, the sum of \$98,631 was paid. Twenty-five tickets can be bought for one dollar and passengers are entitled to free transfers from one car to another on one continuous journey, so that the city may be travelled from end to end for one fare. There are cheaper rates during certain hours in the morning and afternoon to accommodate employees and school children.



THE ARMOURY.



THE CITY HALL.

Photo by Arthur B.

IV.—Public Buildings and Institutions.

CITY AND COUNTY BUILDINGS. It is almost twenty years since the question of a new City Hall was first discussed.

In 1880 the accommodation afforded at the old municipal building on Front Street was considered inadequate, and the necessity of a larger building was recognized. In 1883 a joint committee of the City and County Councils was appointed, the result being the recommendation of a suitable structure in which the County and City business should be carried on. Later on the scheme was changed to one providing for separate City and County buildings on the same site, in addition to the Court House. In 1884 the site was finally selected, and at the session of the Legislature following, power was obtained by the City to issue debentures to the amount of \$300,000 for the purpose of proceeding with the work. The plans submitted by Mr. E. J. Lennox, architect, were adopted. Tenders were in part accepted, but in 1887 a recommendation by the architect, that instead of two separate buildings, one structure should be erected, was adopted. The estimated cost of the building then was \$1,405,034. For the site the sum of \$227,000 (including land arbitration fees) was paid. In 1889 an additional sum of \$600,000 was voted by a large majority of the ratepayers. The total cost (not yet definitely settled) is estimated at about \$2,500,000, for which one of the finest buildings on the continent has been secured. The County of York, which shares the accommodation provided, pays interest on one-fourth of \$400,000, the amount originally agreed upon by the County as sufficient for its needs.

As now completed, the New City and County Hall is an architectural triumph. It is a structure of which the City feels justly proud. It is situated on Queen Street, at the head of Bay Street, and although the centre of the site is not exactly opposite the centre of Bay Street, the plan has been drawn so as to place the chief feature of the building, viz: the Tower, in a direct line with the centre of that Street. It is in the Romanesque style and is of magnificent proportions. Its entire length is 290 feet, and its depth 275 feet, and the site contains 2 9/10 acres of land. There are three divisions, the centre, and the eastern and western wings and four main stories, but in certain parts the height of the walls allow of five or even six stories. The height of the facade at the angles of the building is 87 feet, the intervening space rising



QUEEN STREET ENTRANCE, CITY HALL.

Photo by J. Fraser Bryce.

*Designed by R. McCausland.**Photo by J. Fraser Bryce.*

to 72 feet. The tower which is 260 feet high is a massive square column of solid masonry, terminating with a pinnacle and roof. It is 35 feet square at the base. Near the top are circular spaces measuring 20 feet in diameter for clocks. The exterior decorations are rich and elaborate; the entrance especially being particularly fine, but the facade as a whole, indeed, merits the same praise.

The interior of the building is in every respect worthy of its imposing exterior.

The main floor is inlaid with tiles in artistically designed mosaic work. The panelled ceiling is richly moulded and is supported on an avenue of from 30 to 40 Mycenæan marble columns. The corridor walls are embellished by imported Pavanazzo and other Italian marbles, and a start has been made to adorn them above the marble wainscoting with mural paintings, portraying national and historical scenes and events. On approaching this corridor through the massive stone arches forming the main entrance, a magnificent stained glass window meets the eye. The accompanying illustration gives but a vague idea of its size and finish, containing as it does an area of 330 feet of costly "antique" glass.

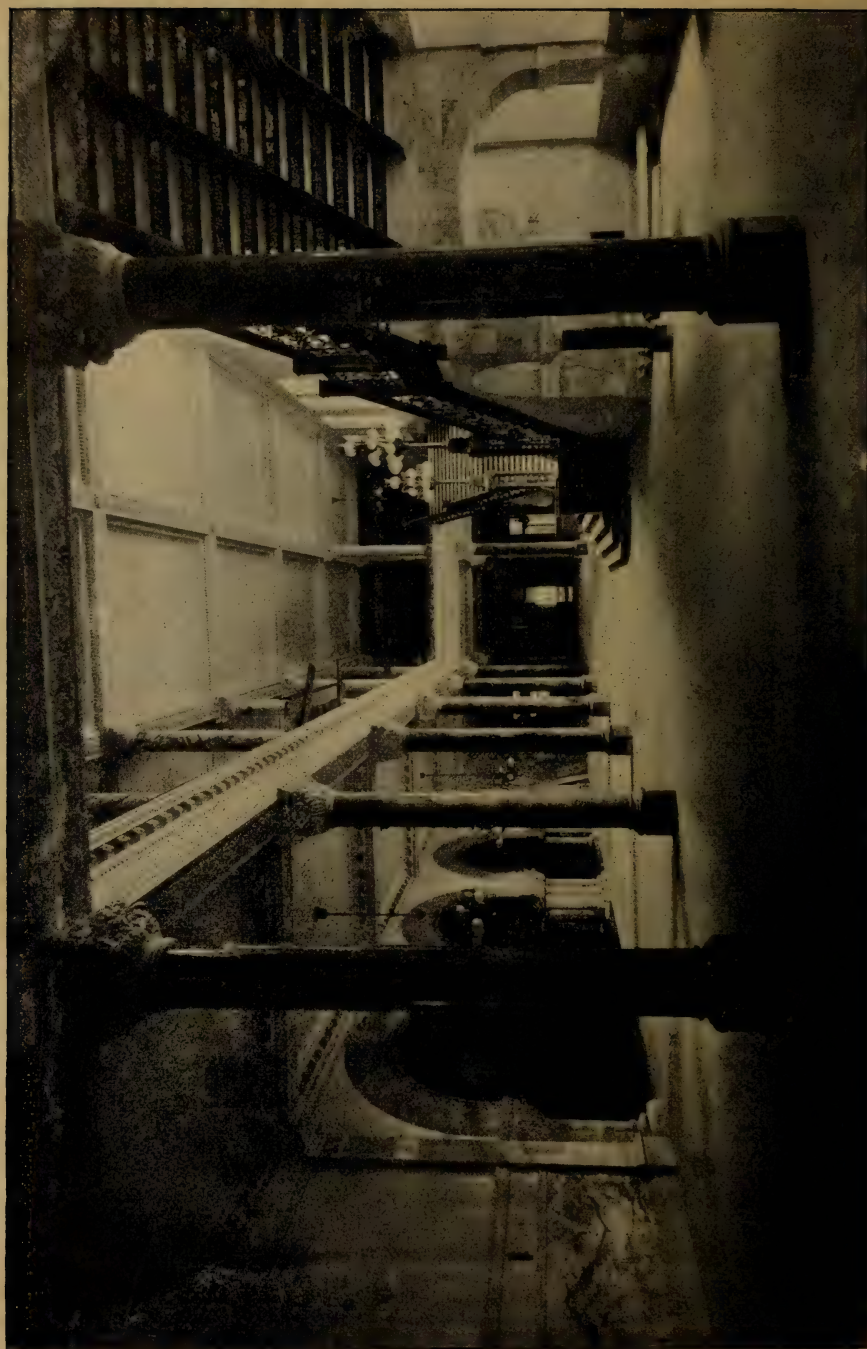


Photo by Z. Fensholt

MAIN CORRIDOR CITY HALL

Twelve life size figures comprise the principal group, which illustrates "the union of Commerce and Industry." In the main central panel are two figures, one a female, typifying "Commerce," wearing a civic crown, the Canadian ensign occupying her left hand, while her right is clasped in that of the other figure, "Industry," which is symbolized by a stone carver, standing on the steps of a dais. Behind him are his brother workmen, carpenter, iron-worker, laborer, etc. The figures in the left panel represent Europe, Asia, Africa and Australia, each having a distinguishing trophy, and further exemplifying the extent of Toronto's commercial intercourse. Building and shipping industries are shown by views of the Old and New City Halls, and distant vessels, while across a broad expanse of sea the sun (Prosperity) bursts forth with its far reaching rays of light and hope. The City Arms occupy the upper central panel, on either side of which are figures indicative of Peace and Honor. The Romanesque ornamental details are conspicuously well-designed and being painted in monotone, the higher coloring of the figure portion of the work is harmoniously accentuated. The window is one of the largest stain glass windows on this continent.

The staircases leading from this corridor are wide, easy structures of handsome wrought iron with marble treads and brass and nickel-plated finishing. The corridor on the second floor is of the same general design as that described above, but less elaborate in finishing and decoration. The city council chamber is located on the second floor. It is forty by fifty feet in size, and at one end there is a commodious gallery. The ceiling is in one span, richly finished in moulded cornice, cantilever blocks and architrave mouldings. The dais on which is the mayor's chair is backed by a tripanelled canopy of richly carved oak.

The building contains the civic offices, the county offices, the police court and offices, the county and high court rooms—spacious chambers—with their necessary offices, the public, separate and high school board rooms and offices—in short, the entire civic and county staff of officials is housed here.

The corner stone was laid by Mayor Clarke on the 21st Nov., 1891, and on the 27th of May, 1899, Mayor Shaw took up his official quarters in the building, being the first to enter upon its occupancy.

The Seat of Government—The Parliament Building comes first in order among the government institutions. It occupies one

of the finest sites in the city, on the rising ground in Queen's Park, facing the wooded vista of College Avenue. It is a massive pile, of composite Romanesque architecture, built of brown stone, four stories high, with elaborate exterior decoration. The Legislative Assembly meets in a spacious chamber, plainly but effectively furnished, and containing four galleries. The departments of government are here housed. From the tower, which is open to visitors, a sweeping view is commanded of the city and of Lake Ontario which lies in front.

The Provincial Education Department occupies St. James Square, an open area of about eight acres. The building which faces Gould Street is Roman-Doric in style and is an imposing block of brick work, in front of which is a statue of the founder of the public school system of Ontario, the Rev. Dr. Ryerson. Within is the Ontario Archæological Museum containing a fine collection of Indian relics and articles of historic value and interest, in the gathering together of which the curator, Mr. David Boyle, has borne the burden and heat of the day, chiefly as a patriotic duty.

In Osgoode Hall, the High Court of Justice for Ontario, has its headquarters. It was begun in 1829 and completed in sections, the last being finished in 1859. It is named after Hon. Wm. Osgoode, the first Chief Justice of Upper Canada. It is a stately edifice, designed in Classic style. The facade is of cut freestone, pillared and capitalled. Situated within a beautiful enclosure of lawn and green sward, on Queen Street, at the head of York Street, the Hall is one of the sights of the city. It is the property of the Law Society of Upper Canada, incorporated 1797, under whose management a valuable law library, handsomely housed, has been formed. On the corridor walls are many fine oil paintings of learned judges who have occupied seats on the High Court bench.

Government House, the official residence of the Lieutenant-Governor of Ontario, is a large mansion situated at the corner of King and Simcoe Streets. The grounds surrounding it are beautifully laid out, and on the lawns notable social events in the history of the city have taken place. Pictures of some of the early Governors of the Province find here a fitting home.

Public Libraries.—There are several libraries of a more or less public character in the city. Chief among them is the Toronto Public Library situated on the corner of Church and Adelaide Streets, whose large collection of books is free for the use of the

citizens. It is an admirably managed institution and to those interested is well worth a visit. The library of the Ontario Legislature is housed in the Parliament Building, and that of the Law Society in Osgoode Hall, both valuable, special collections. That of the Canadian Institute, an institution incorporated for the promotion of historical, literary and scientific research, contains many valuable volumes not easily obtained elsewhere.

Hospitals and Charities.—Toronto does not lack in benevolent institutions. The General Hospital is a large establishment now, which dates back to the days of small things, when it was situated on John Street. It stands on Gerrard Street East, having a frontage of 170 feet, and on the same grounds are the Burnside Lying-in Hospital, the Mercer Eye and Ear Hospital. St. Michael's Hospital on Bond Street, Grace Hospital on College Street, the Western Hospital on Manning Avenue, are also institutions of excellent repute and usefulness. Among the many charitable institutions are the House of Industry on Elm Street, St Vincent de Paul, with its nine branches all doing excellent work, the House of Providence, the Home for Incurables, the Infants' Home and Infirmary, the Boys' Home, the Girls' Home, the Haven, the Orphan's Home, the Hillcrest Convalescent Home, the News Boys' Lodgings, and the Industrial Relief Society. Last, but foremost among them, is the Sick Children's Hospital on College Street, established by the efforts and liberality of Mr. John Ross Robertson, M.P., proprietor of the *Evening Telegram*, whose interest in the welfare of children deserves all praise. In addition, the national societies, such as the St. George's, St. Andrew's, St. Patrick, Irish Protestant Benevolent, Catholic, German and others, whose objects are benevolent and national ; and the churches also distribute money and provisions to to the poor and needy of the city.

Educational Institutions.—The history of Education in Toronto would be the history of the City. In 1791, 200,000 acres of land were set apart for a University in Toronto. In 1807 the Old Grammar School—now the venerated Jarvis Street Collegiate Institute—was opened. In 1827 the charter of King's College was received, and from it Toronto University has grown, with a proud reputation in the world of learning. The present College building was begun in 1856 and completed in 1858, the total cost being \$355,907. In 1890 it was partially destroyed, but was restored by public subscription, which friends the world over contributed. In connection with the College are the Biological Building, costing



TORONTO UNIVERSITY.

\$129,745 (1890), Gymnasium Building, \$30,000 (1894), Chemical Building, \$82,000 (1895). The corporation consists of a Chancellor, Vice-Chancellor, Professors and members of Convocation for the time being. Affiliated with the University of Toronto are, University College, Victoria University, Knox College, St. Michael's College, Wycliffe College, The Toronto School of Medicine, Dental and Music Colleges.

Victoria College is connected with the Methodist Church and before its federation with the University of Toronto, was located at Cobourg. It occupies a fine building in Queen's Park.

Knox College is a Presbyterian Institution and now confines its work almost without exception to theological studies. It occupies one of the finest situations in the City on Spadina Avenue, and the building is a handsome white brick structure.

St. Michael's, a Roman Catholic College, near St. Basil's Church, is one of the best educational institutions in the country. It is well manned and modernly equipped, and has won a wide reputation for the high standard of its course.

Wycliffe College represents the Low Church Anglicans, and is a vigorous, successful, theological seminary, situated in Queen's Park near the mother University.

Trinity University owes its existence to the secularization of



TRINITY UNIVERSITY.

Toronto University, originally a close Anglican. The foundation stone was laid in 1851 and it was opened a year later. Trinity Medical School and St. Hilda's College are in connection with it. Its charter empowers it to confer degrees in Arts, Law, Medicine and Divinity. The building is a fine specimen of architecture and the grounds, on Queen Street West, are extensive and beautifully situated.

McMaster University faces Bloor Street West. It and Trinity have remained independent Universities. It is named after Hon. Senator McMaster, Toronto, who endowed it most liberally. It is connected with the Baptist Church and has power to grant degrees in Theology, Arts and Science.

Upper Canada College is one of the oldest Toronto schools, dating from 1829. In 1891 a new building was erected on a commanding eminence and hill crest where it stands a monument to the public spirit of Hon. Geo. W. Ross, M.P.P., Minister of Education, who stood by it when it needed powerful friends. It is proudly called the Eton of Canada.

The city is further supplied by many private schools and colleges, by three collegiate institutes of unsurpassed excellence in Canada, and with fifty-six public schools and ten separate Roman Catholic schools, which, with a technical school, draws from the civic treasury about \$600,000 a year. The attendance in the public schools is about 35,000, including about 5,000 in the kindergarten department. The teaching staff exceeds 600. Text books and school supplies are free. The separate schools are attended by about 4,919 pupils and the teaching staff numbers 94.

Leading Churches.—Of religious denominations the Anglican is the strongest, numerically, having from one-fifth to one-fourth of the church population of the city, and forty-two churches. The leading congregation and the chief as well as the oldest church is that of St. James Cathedral, dating from 1803. As it at present stands it dates from 1849, and on its erection, enlargements and renovations, the sum of about \$220,000 has been spent.

St. Michael's Cathedral is the principal Roman Catholic church. It is situated on a site formed by Bond and Church and Shuter Streets. To Bishop Power, the first Roman Catholic bishop of Toronto, belongs the honor of beginning and almost finishing the building, which was dedicated in 1848 by Bishop Charbonell, his successor. Its style of architecture is Gothic, and its spire is a beautiful specimen of the builder's art. Other notable Roman Catholic churches are St. Paul's, the oldest Roman Catholic church

in the city, St. Basil's, on St. Joseph Street, St. Patrick's, St. Mary's, St. Helen's, St. Peter's, St. Joseph's and Our Lady of Lourdes.

The Methodist Metropolitan Church is surrounded by extensive grounds which form a beautiful square or park. They are situated on Queen St. East and Church St., and the church being in line with and between St. James and St. Michael's Cathedrals, forms as it were a link in a chain of prominent churches. The church is of striking proportions and is surmounted by a tower 30 feet square and by several turrets. The seating capacity is from 2,500 to 3,000. The cost of construction was about \$150,000.

St. Andrew's Church, on the corner of King and Simcoe Streets, is by common consent accorded the leading place among the Presbyterian churches. The style of its architecture is Middle Norman, in keeping with its Scottish traditions. The edifice is built of gray stone, relieved by red-brown stone facings, polished red granite pillars and arches. Three large arches, highly ornamented and semi-circular, are on the North side, facing King St., on each side of which is a massive pointed tower. The building is surmounted by a large feudal tower, rising to a height of 116 feet, commanding a wide prospect. St. James Square Church, is also a notable building, and among others deserving special notice are Knox Church, Old St. Andrew's, Jarvis St., Cooke's Church, Westminster Church, Bloor Street Church, Erskine, Central, Chalmers, College, Parkdale, Oak Street and West Church, all of which are important churches.

The Press.—There are three daily morning papers, viz.: *The Globe*, founded in 1844, in the interest of the Reform party, the *Mail and Empire*, founded as the Mail in 1872 as a Conservative journal, and the *World*, started in 1880, and conducted as a Conservative paper; and four evening papers, *The Telegram*, *The News* and *The Star*. The *Globe* and the *Mail and Empire* are conducted with conspicuous ability, and have attained to a metropolitan position and influence not equalled by any other newspapers in Canada. The other papers mentioned are good specimens of journalistic enterprise and success, exercising an influence for good in the community.

V.—Industry, Commerce, Finance.

AS the home of industry, Toronto stands second to no city of its population on the continent. Its lines of industry can be numbered by the hundred, and its teeming population make comfortable livings in its factories, shops and stores. The Massey-Harris Mfg. Company, whose headquarters and works are situated on King Street West, employ 2,200 men, and their agricultural implements reach almost every quarter of the civilized globe. The E. & C. Gurney Foundry Company, and the Kemp Mfg. Company are large establishments, the one in heavy and the other in light iron goods. Machine shops and boat-building yards such as those of the Bertram Engine Works and the Polson Company give employment to large armies of men in a rapidly growing enterprise; while in another line of manufacture, the great distillery of Gooderham & Worts, and the many breweries are of gigantic extent and importance. Factories, into the products of which lumber enters as raw material, abound, and the furniture manufacturers of the city have sustained for sixty years the pre-eminence then won for them in Canada, so that now a large and growing export trade is being built up, while such establishments as those of the Cobban Mfg. Company, the Northey Mfg. Company, A. R. Williams, W. H. Petrie, the Canadian Rubber Co., J. D. King & Co., the Charles Rogers, Sons & Co., Menzie, Turner & Co., the J. J. McLaughlin Mineral Water Co., the Julian Sale Co. are a mere few which represent lines of industry that are prosecuted with enterprise and success in this city, whose chief charm and characteristic are not her factories, but the features with which industrial wealth can beautify and supply a flourishing city.

Toronto's trade and commerce include every line of mercantile pursuit and business which is common to great centres of trade. The wholesale warehouses are many and flourishing, and their goods are distributed to the trade from ocean to ocean. They form a most important part of the city's business life, affording employment to a large number of men. The largest retail houses in Canada are located in Toronto. The Robert Simpson Co., the T. Eaton Co., W. A. Murray & Co., need only be mentioned to bring the great departmental stores of Canada to mind. These



CORNER YONGE AND QUEEN STREETS.

huge establishments, and others that could be instanced, are models of system and modern methods in their management, are thriving hives of industry, and the three mentioned together employ from 4000 to 5000 hands. The first named establishment occupies a building of palatial proportions in the very heart of the city, at the corner of Queen and Yonge Streets, a point at which the visitor can well see the life and bustle of the city. The building fell a victim to fire, as did the surrounding buildings in 1896, but the energy and enterprise of the late Mr. Simpson, who founded the business, were not to be overcome by the disaster, great though it was. He built the present structure, which is by far the most imposing of Toronto's retail houses, on a larger scale than before, and it suitably adorns the second busiest street crossing in the city, the busiest being that crowded thoroughfare at the intersection of Yonge and King Streets, of which the Dominion Bank,

the Lawlor (Grand Trunk Ry.) the Janes and the Canadian Pacific Railway buildings occupy the four corners.

The financial institutions, the banks, insurance companies, the loan companies, are conspicuous on account of their magnificent office buildings which form a striking architectural feature of the city streets, and they are prominent in the country on account of the magnitude of their transactions. Toronto is the financial capital of Canada. In it are located the headquarters of the great monetary organizations of the Dominion,—institutions the volume of whose transactions, it is stated, exceeds that of their Canadian contemporaries in any one city.

The live stock trade has been especially prosperous and is now a very large business, engaged in by a class of men who have made for themselves a name for integrity and enterprise and success in an extremely onerous calling.

As far back as 1803 Lieut.-Gov. Hunter established the first public market in Toronto. Since that time Toronto's markets have had repeated enlargements and at the present time a market scheme, providing for additional accommodation on a modern plan, is in the hands of the architects, the people having voted \$150,000 for the purpose at the last municipal election. Toronto is surrounded by a most fertile country, the products of which, by team and railway and by the radial railways at present promoted, find an easy way to its market, and the new market, when erected, will prove of great advantage and benefit to the general business of the city.

This business prosperity is to no small degree assisted by the admirable facilities for transportation the city commands by land and water, the latter soon to be further improved. The city is indeed a great railway centre, and if projected lines to the north and north-west should be carried to completion, connecting the Hudson Bay with the city direct, and adding to the lines already touching the Georgian Bay, the increase in trade can only result in an enormous advance on the prosperity now happily enjoyed.

The future holds a bright prospect. The record of the past is one of steady progress under difficulties which have vanished; the present is one of opportunities which are not being neglected, so there can be no doubt that public spirit and enterprise will always stand as a bulwark behind the common weal.

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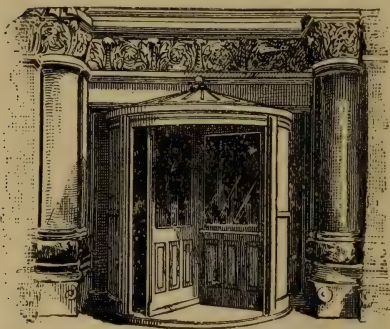
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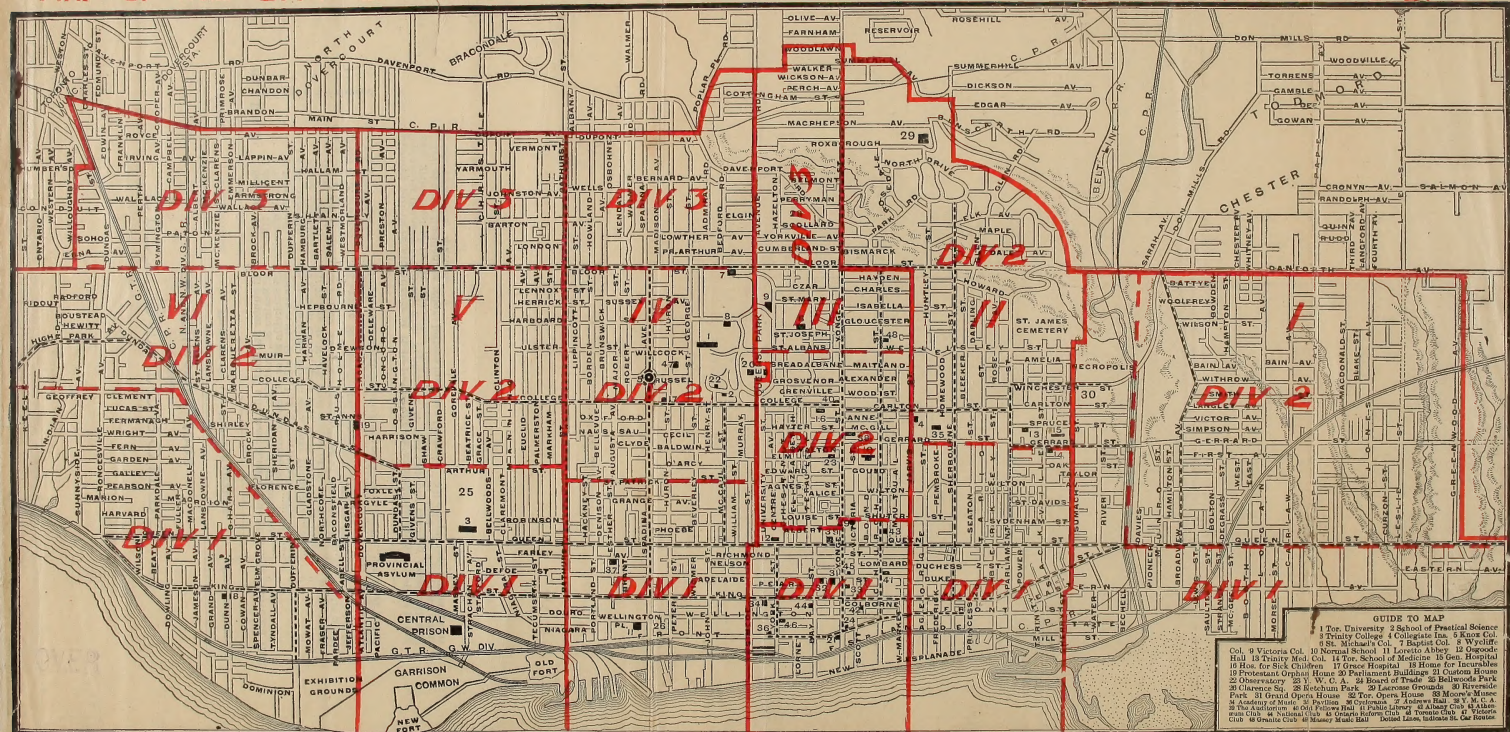
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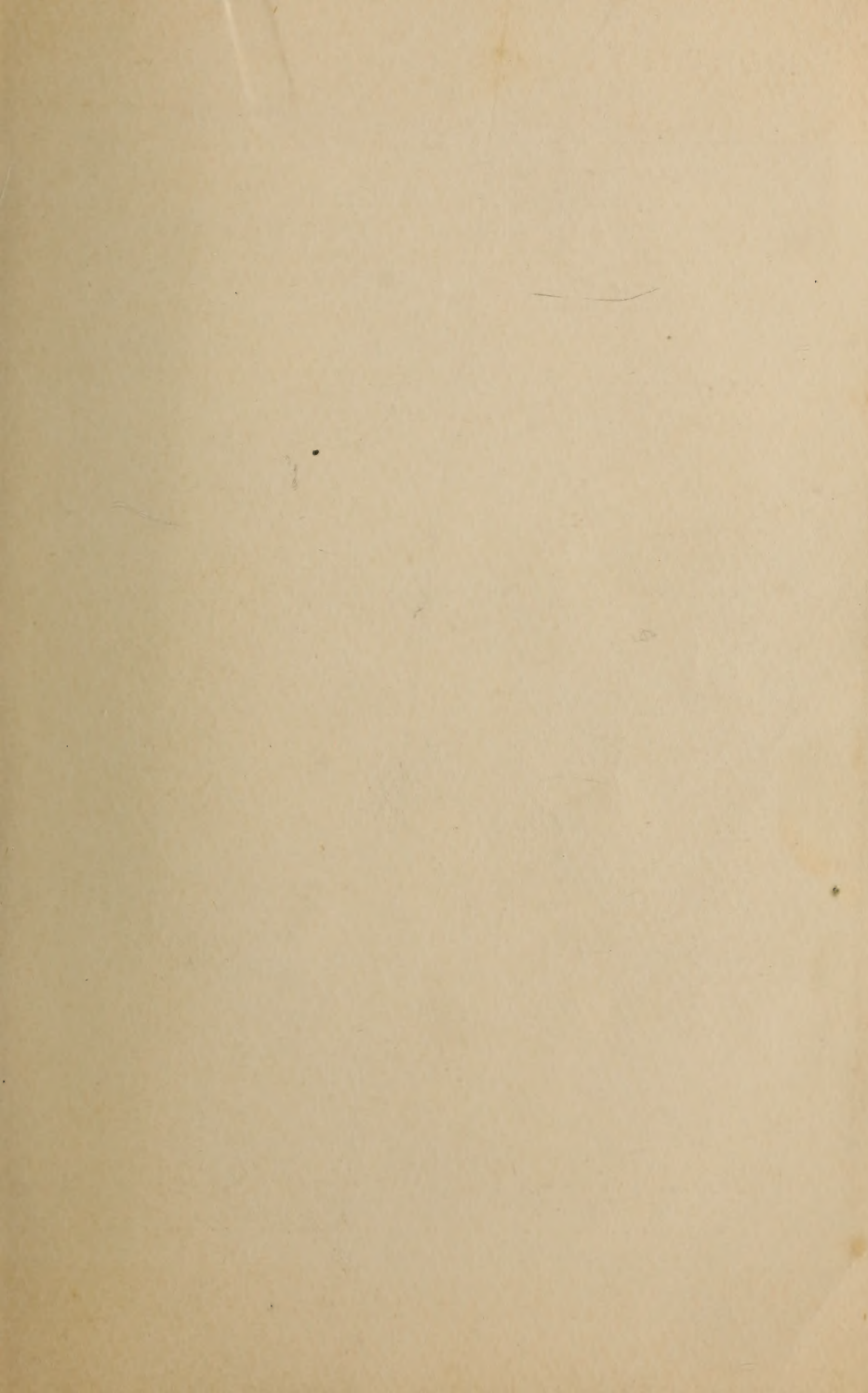


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